

**CLAIM AMENDMENTS**

The following is a detailed listing of all claims that are, or were, in the application. A status identifier is provided for every claim and the current text of every claim is presented, unless the claim has been cancelled.

1- 78. (CANCELLED)

79. (CURRENTLY AMENDED) A method, comprising:  
associating, via a controller, in a database a credit card account number and a serial number of a payment draft;  
receiving, by the controller, from a user information including the credit card account number, the serial number of the payment draft, and a face value;  
registering the face value in association with the serial number;  
receiving an indication from a third party of the serial number and the face value of the payment draft; and  
charging, by the controller, a credit card account associated with the credit card account number after receiving the indication from the third party.

80. (PREVIOUSLY PRESENTED) The method of claim 79, in which receiving an indication from the third party further comprises:  
determining if the serial number and face value information matches stored data; and  
transmitting a verification code to the third party to validate the payment draft if the received information matches the stored data.

81. (PREVIOUSLY PRESENTED) The method of claim 79, in which receiving user information further comprises receiving at least one of a plurality of face value amounts, a plurality of serial numbers, a number of payment drafts desired, and a date.

82. (PREVIOUSLY PRESENTED) The method of claim 79, further comprising:  
determining if the user is found in a membership database; and  
prompting the user to register a copy of payment draft software if the user is not found in the membership database.

83. (PREVIOUSLY PRESENTED) A computer readable medium storing instructions configured to direct a processor to:

associate in a database a credit card account number and a serial number of a payment draft;

receive from a user information including the credit card account number, the serial number of the payment draft, and a face value;

register the face value in association with the serial number;

receive an indication from a third party of the serial number and the face value of the payment draft; and

charge a credit card account associated with the credit card account number after receiving the indication from the third party.

84. (PREVIOUSLY PRESENTED) The computer readable medium of claim 83, in which the instructions for directing the processor to receive an indication from the third party further comprises instructions configured to direct the processor to:

determine if the serial number and face value information matches stored data; and

transmit a verification code to the third party to validate the payment draft if the received information matches the stored data.

85. (PREVIOUSLY PRESENTED) The computer readable medium of claim 83, in which the instructions for directing the processor to receive user information further comprises instructions configured to direct the processor to receive at least one of a plurality of face value amounts, a number of payment drafts desired, and a date.

86. (PREVIOUSLY PRESENTED) The computer readable medium of claim 83, further comprising instructions for directing the processor to:

determine if the user is found in a membership database; and

prompt the user to register a copy of payment draft software if the user is not found in the membership database.

87. (CURRENTLY AMENDED) A method, comprising:

receiving, via a controller, from a user information including a credit card account number and a face value for a payment draft to be issued;

transmitting, via the controller, to the user a registration code for use in generating the payment draft;

receiving, via the controller, from the user a serial number associated with the payment draft;

registering the face value and the serial number;

receiving an indication from a third party of the serial number and the face value of the payment draft; and

charging, via the controller, a credit card account associated with the credit card account number.

88. (PREVIOUSLY PRESENTED) The method of claim 87, in which receiving an indication from the third party further comprises:

determining if the serial number and face value information matches stored data; and

transmitting a verification code to the third party to validate the payment draft if the received information matches the stored data.

89. (PREVIOUSLY PRESENTED) The method of claim 87, in which receiving user information further comprises receiving at least one of a plurality of face value amounts, a number of payment drafts desired, and a date.

90. (PREVIOUSLY PRESENTED) The method of claim 87, further comprising:  
determining if the user is found in a membership database; and  
prompting the user to register a copy of payment draft software if the user is not found in the membership database.

91. (PREVIOUSLY PRESENTED) A computer readable medium storing instructions configured to direct a processor to:  
receive from a user information including a credit card account number and a face value for a payment draft to be issued;  
transmit to the user a registration code for use in generating the payment draft;  
receive from the user a serial number associated with the payment draft;  
register the face value and the serial number;  
receive an indication from a third party of the serial number and the face value of the payment draft; and  
charge a credit card account associated with the credit card account number.

92. (PREVIOUSLY PRESENTED) The computer readable medium of claim 91, in which the instructions for directing the processor to receive an indication from the third party further comprises instructions configured to direct the processor to:  
determine if the serial number and face value information matches stored data; and  
transmit a verification code to the third party to validate the payment draft if the received information matches the stored data.

93. (PREVIOUSLY PRESENTED) The computer readable medium of claim 91, in which the instructions for directing the processor to receive user information further comprises instructions configured to direct the processor to receive at least one of a plurality of face value amounts, a number of payment drafts desired, and a date.

94. (PREVIOUSLY PRESENTED) The computer readable medium of claim 91, further comprising instructions for directing the processor to:
- determine if the user is found in a membership database; and
  - prompt the user to register a copy of payment draft software if the user is not found in the membership database.
95. (PREVIOUSLY PRESENTED) A method, comprising:
- transmitting to an issuer central controller a credit card account number and a face value for a payment draft to be issued;
  - receiving a registration code;
  - inputting the registration code into a remote terminal running payment draft software;
  - printing the payment draft, the printed payment draft including the face amount and a serial number;
  - transmitting the serial number to the issuer central controller for registration; and
  - receiving a verification code from the issuer central controller.
96. (PREVIOUSLY PRESENTED) The method of claim 95, further comprising presenting the payment draft to a third party as compensation for goods or services.
97. (PREVIOUSLY PRESENTED) The method of claim 95, further comprising receiving an indication of a charge to the credit card account for the face value of the payment draft.
98. (PREVIOUSLY PRESENTED) The method of claim 95, further comprising, prior to transmitting a credit card account number, registering the payment draft software with the issuer.

99. (PREVIOUSLY PRESENTED) A computer readable medium storing instructions configured to direct a processor to:
- transmit to an issuer central controller a credit card account number and a face value for a payment draft to be issued;
  - receive a registration code;
  - input the registration code into a remote terminal running payment draft software;
  - print the payment draft, the printed payment draft including the face amount and a serial number;
  - transmit the serial number to the issuer central controller for registration; and
  - receive a verification code from the issuer central controller.
100. (PREVIOUSLY PRESENTED) The computer readable medium of claim 99, further comprising instructions for directing the processor to receive an indication of a charge to a credit card account associated with the credit card account number for the face value of the payment draft.
101. (PREVIOUSLY PRESENTED) The computer readable medium of claim 99, further comprising instructions for directing the processor to register the payment draft software with the issuer.